

<i>SERFF Tracking Number:</i>	<i>PRTA-126948561</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>West Coast Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47599</i>
<i>Company Tracking Number:</i>	<i>BETHWST1-11</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>WC-U17S 1-11</i>		
<i>Project Name/Number:</i>	<i>WC-U17S 1-11/WC-U17S 1-11</i>		

Filing at a Glance

Company: West Coast Life Insurance Company

Product Name: WC-U17S 1-11	SERFF Tr Num: PRTA-126948561	State: Arkansas
TOI: L09I Individual Life - Flexible Premium	SERFF Status: Closed-Approved-	State Tr Num: 47599
Adjustable Life	Closed	
Sub-TOI: L09I.001 Single Life	Co Tr Num: BETHWST1-11	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Beth Fledderman, Laura Jackson	Disposition Date: 01/11/2011
	Date Submitted: 12/29/2010	Disposition Status: Approved-Closed
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: WC-U17S 1-11	Status of Filing in Domicile: Authorized
Project Number: WC-U17S 1-11	Date Approved in Domicile: 12/13/2010
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/11/2011
	State Status Changed: 01/11/2011
Deemer Date:	Created By: Beth Fledderman
Submitted By: Laura Jackson	Corresponding Filing Tracking Number: PRTA-126948595
Filing Description:	
RE:	
Form Number /// Form Title or Description	
WC-U17S 1-11 /// Policy Schedule	
WC-UE34ST 1-11 /// Supplemental Schedule Pages for Lapse Protection	

Please note that an identical filing (except for corporate and form number references) is being made for West Coast Life's affiliate Protective Life Insurance Company. The corresponding SERFF Tracking Number is on the General

SERFF Tracking Number:	PRTA-126948561	State:	Arkansas
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TOI:	L09I Individual Life - Flexible Premium	Sub-TOI:	L09I.001 Single Life
	Adjustable Life		
Product Name:	WC-U17S 1-11		
Project Name/Number:	WC-U17S 1-11/WC-U17S 1-11		

Information tab.

The revised versions of the submitted policy schedules represent an update in our pricing model of the product. They are similar to previous versions of the schedules submitted with the filings referenced below. In WC-U17S 1-11, changes were made to the Administrative Charge, Premium Expense Charge and Monthly Expense Charge, all found on page 3A. In addition to revised rates and charges found in the WC-UE34ST 1-11, the Lapse Protection Premium Expense Charge now varies by the payment mode chosen by the customer. The new forms are only available to newly issued policies.

Currently, the company plans to use the submitted forms with base flexible premium adjustable life insurance policy form WC-U17-AR 2-10 (approved 05/12/2010; Tracking Number PRTA-126596597; State Tr Num 45483) and lapse protection endorsement form WC-UE34 2-10 (approved 02/02/2010; Tracking Number PRTA-126469620; State Tr Num: 44697).

The submitted forms are in final print, just, as they will be delivered to contract owners. The company reserves the right at any time to make minor non-material format changes including, but not limited to: paper stock, type face (but not font size) and page layout that become unavoidably necessary as a result of computer hardware and/or software upgrades and print technology changes. We certify that any necessary format changes will not affect the specific content of the approved form.

WC-U17S 1-11 was not a required filing in our domiciliary state of Nebraska. WC-UE34ST 1-11 was approved on 12/13/2010.

If you are in need of further information, please contact Beth Fledderman via SERFF, toll-free phone (800) 866-3555 x5539, or e-mail beth.fledderman@protective.com.

Company and Contact

Filing Contact Information

Elizabeth Fledderman, Policy Contract Filing Specialist	elizabeth.fledderman@protective.com
2801 Highway 280 South	800-866-3555 [Phone] 5539 [Ext]
Birmingham, AL 35223	205-268-3401 [FAX]

Filing Company Information

West Coast Life Insurance Company	CoCode: 70335	State of Domicile: Nebraska
2801 Highway 280	Group Code: 458	Company Type: Life Insurance
Birmingham, AL 35223	Group Name:	State ID Number:

SERFF Tracking Number: PRTA-126948561 State: Arkansas
Filing Company: West Coast Life Insurance Company State Tracking Number: 47599
Company Tracking Number: BETHWST1-11
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: WC-U17S 1-11
Project Name/Number: WC-U17S 1-11/WC-U17S 1-11
(800) 866-3555 ext. [Phone] FEIN Number: 94-0971150

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 2 forms and no retaliatory fee = \$100
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
West Coast Life Insurance Company	\$100.00	12/29/2010	43281215

SERFF Tracking Number:	PRTA-126948561	State:	Arkansas
Filing Company:	West Coast Life Insurance Company	State Tracking Number:	47599
Company Tracking Number:	BETHWST1-11		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	WC-U17S 1-11		
Project Name/Number:	WC-U17S 1-11/WC-U17S 1-11		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/11/2011	01/11/2011

<i>SERFF Tracking Number:</i>	<i>PRTA-126948561</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>BETHWST1-11</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
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<i>Product Name:</i>	<i>WC-U17S 1-11</i>		
<i>Project Name/Number:</i>	<i>WC-U17S 1-11/WC-U17S 1-11</i>		

Disposition

Disposition Date: 01/11/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PRTA-126948561</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Form	Policy Schedule		Yes
Form	Policy Schedule		Yes

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Project Name/Number:	WC-U17S 1-11/WC-U17S 1-11		

Form Schedule

Lead Form Number: WC-U17S 1-11

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	WC-U17S 1-11	Schedule Pages	Policy Schedule	Initial			WC-U17S 1-11 FR BR for AR.pdf
	WC-UE34ST 1-11	Schedule Pages	Policy Schedule	Initial			WC-UE34ST 1-11 FR for AR.pdf

POLICY SCHEDULE

POLICY NUMBER: [SPECIMEN]

LIFE INSURANCE

RIDER FORM NUMBER	SCHEDULE OF ADDITIONAL BENEFITS TITLE	*INITIAL MONTHLY CHARGE
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* THE COST OF ANY ADDITIONAL INSURANCE OR BENEFIT WILL BE DETERMINED ACCORDING TO THE TERMS OF THE RIDER THAT PROVIDES IT.

IF YOU PAY THE PLANNED PREMIUM EXACTLY AS DESCRIBED ON PAGE 3B AND AT ALL TIMES NOT LATER THAN WHEN IT IS DUE, MAKE NO POLICY CHANGES AND TAKE NO LOANS OR PARTIAL SURRENDERS, THEN THIS POLICY IS GUARANTEED TO STAY IN FORCE UNTIL THE END OF POLICY YEAR [86].

POLICY INFORMATION ON THE POLICY EFFECTIVE DATE

INSURED: [JOHN DOE]

AGE: [35] **[GENDER]:** [MALE]

RATE CLASS: [PREFERRED NON-TOBACCO]

INITIAL FACE AMOUNT: [\$1,000,000]

INITIAL PREMIUM: [\$775.14]

OWNER: [JOHN DOE]

POLICY EFFECTIVE DATE: [JANUARY 15, 2010]

MONTHLY ANNIVERSARY DATE: [15]

MINIMUM FACE AMOUNT: [\$100,000]

MINIMUM MODAL PREMIUM: [\$120.00]

POLICY SCHEDULE (continued)

POLICY NUMBER: [SPECIMEN]

MAXIMUM POLICY CHARGES & FEES

PREMIUM EXPENSE CHARGE	25.00% OF EACH PREMIUM PAYMENT
MONTHLY EXPENSE CHARGE	[\$20.00] PER \$1,000 OF INITIAL FACE AMOUNT FOR THE FIRST [86] YEARS
ADMINISTRATIVE CHARGE	\$5.50 PER MONTH
PARTIAL SURRENDER FEE	\$25.00
PROJECTION REQUEST FEE	\$50.00

MAXIMUM MONTHLY COST OF INSURANCE RATES
(PER \$1,000 OF NET AMOUNT AT RISK)

AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE
18		39	[\$0.114]	60	[\$0.743]	81	[\$6.320]	102	[\$33.120]
19		40	[0.122]	61	[0.827]	82	[7.012]	103	[34.737]
20		41	[0.132]	62	[0.928]	83	[7.758]	104	[36.457]
21		42	[0.144]	63	[1.043]	84	[8.583]	105	[38.261]
22		43	[0.158]	64	[1.163]	85	[9.506]	106	[40.179]
23		44	[0.175]	65	[1.289]	86	[10.528]	107	[42.218]
24		45	[0.194]	66	[1.418]	87	[11.645]	108	[44.386]
25		46	[0.213]	67	[1.548]	88	[12.842]	109	[46.688]
26		47	[0.233]	68	[1.688]	89	[14.104]	110	[49.133]
27		48	[0.244]	69	[1.833]	90	[15.422]	111	[51.728]
28		49	[0.258]	70	[2.008]	91	[16.661]	112	[54.483]
29		50	[0.277]	71	[2.205]	92	[17.953]	113	[57.409]
30		51	[0.299]	72	[2.463]	93	[19.315]	114	[60.513]
31		52	[0.330]	73	[2.736]	94	[20.754]	115	[63.806]
32		53	[0.363]	74	[3.023]	95	[22.266]	116	[67.299]
33		54	[0.406]	75	[3.336]	96	[23.649]	117	[71.004]
34		55	[0.458]	76	[3.678]	97	[25.124]	118	[74.935]
35	[\$0.091]	56	[0.512]	77	[4.074]	98	[26.698]	119	[79.102]
36	[0.096]	57	[0.569]	78	[4.538]	99	[28.378]	120	[83.333]
37	[0.100]	58	[0.618]	79	[5.073]	100	[30.175]	121+	[0]
38	[0.108]	59	[0.675]	80	[5.656]	101	[31.601]		

Mortality Basis: 2001 COMMISSIONER'S STANDARD ORDINARY (CSO) RATES MALE OR FEMALE, AGE NEAREST BIRTHDAY, SMOKER OR NON-SMOKER, AS APPLICABLE.

POLICY SCHEDULE (continued)**POLICY NUMBER: [SPECIMEN]****TABLE OF VALUES****GUARANTEED INTEREST RATE: 2.50%**

THIS TABLE SHOWS PROJECTED VALUES AT THE END OF EACH POLICY YEAR BASED ON THE FOLLOWING ASSUMPTIONS:

- A) THE PLANNED PREMIUM IS PAID EXACTLY AS SHOWN IN THE TABLE BELOW AND EXACTLY WHEN DUE; AND,
- B) NO POLICY CHANGES ARE MADE; AND,
- C) NO POLICY LOANS OR SURRENDERS ARE TAKEN.

THESE PROJECTED VALUES ARE BASED ON: THE ASSUMPTIONS, THE GUARANTEED INTEREST RATE, THE MAXIMUM POLICY CHARGES AND FEES SHOWN ON PAGE 3A; AND, THE TABLE OF MAXIMUM MONTHLY COST OR INSURANCE RATES SHOWN ON PAGE 3A. BASED ON THE ASSUMPTIONS, THESE PROJECTED VALUES ARE AT LEAST EQUAL TO THE MINIMUM REQUIRED BY THE LAWS OF THE STATE IN WHICH THE POLICY WAS DELIVERED. HOWEVER, THE PROJECTED VALUES MAY BE HIGHER OR LOWER IF THERE ARE DEVIATIONS FROM THE ASSUMPTIONS.

TABLE OF VALUES

POLICY YEAR	PLANNED PREMIUM	POLICY VALUE	SURRENDER CHARGE	CASH VALUE	DEATH BENEFIT
1	[\$775.14]	[\$0]	[26,230]	[\$0]	[\$1,000,000]
2	[775.14]	[0]	[25,890]	[0]	[1,000,000]
3	[775.14]	[0]	[25,550]	[0]	[1,000,000]
4	[775.14]	[0]	[25,190]	[0]	[1,000,000]
5	[775.14]	[0]	[24,830]	[0]	[1,000,000]
6	[775.14]	[0]	[24,460]	[0]	[1,000,000]
7	[775.14]	[0]	[24,090]	[0]	[1,000,000]
8	[775.14]	[0]	[23,710]	[0]	[1,000,000]
9	[775.14]	[0]	[23,320]	[0]	[1,000,000]
10	[775.14]	[0]	[22,920]	[0]	[1,000,000]
11	[775.14]	[0]	[20,630]	[0]	[1,000,000]
12	[775.14]	[0]	[18,340]	[0]	[1,000,000]
13	[775.14]	[0]	[16,050]	[0]	[1,000,000]
14	[775.14]	[0]	[13,750]	[0]	[1,000,000]
15	[775.14]	[0]	[11,460]	[0]	[1,000,000]
16	[775.14]	[0]	[9,170]	[0]	[1,000,000]
17	[775.14]	[0]	[6,880]	[0]	[1,000,000]
18	[775.14]	[0]	[4,580]	[0]	[1,000,000]
19	[775.14]	[0]	[2,290]	[0]	[1,000,000]
20	[775.14]	[0]	[0]	[0]	[1,000,000]
21	[3,850.05]	[0]	[0]	[0]	[1,000,000]
22	[4,298.02]	[0]	[0]	[0]	[1,000,000]
23	[4,780.96]	[0]	[0]	[0]	[1,000,000]
24	[5,193.93]	[0]	[0]	[0]	[1,000,000]
25	[5,670.00]	[0]	[0]	[0]	[1,000,000]

POLICY SCHEDULE (continued)**POLICY NUMBER: [SPECIMEN]****TABLE OF VALUES CONTINUED**

POLICY YEAR	PLANNED PREMIUM	POLICY VALUE	SURRENDER CHARGE	CASH VALUE	DEATH BENEFIT
26	[\$6,244.00]	[\$0]	[\$0]	[\$0]	[\$1,000,000]
27	[6,943.91]	[0]	[0]	[0]	[1,000,000]
28	[7,798.04]	[0]	[0]	[0]	[1,000,000]
29	[8,757.03]	[0]	[0]	[0]	[1,000,000]
30	[9,764.92]	[0]	[0]	[0]	[1,000,000]
31	[10,828.94]	[0]	[0]	[0]	[1,000,000]
32	[11,907.02]	[0]	[0]	[0]	[1,000,000]
33	[12,998.96]	[0]	[0]	[0]	[1,000,000]
34	[14,174.98]	[0]	[0]	[0]	[1,000,000]
35	[15,392.90]	[0]	[0]	[0]	[1,000,000]
36	[16,869.94]	[0]	[0]	[0]	[1,000,000]
37	[18,521.93]	[0]	[0]	[0]	[1,000,000]
38	[20,691.96]	[0]	[0]	[0]	[1,000,000]
39	[22,980.94]	[0]	[0]	[0]	[1,000,000]
40	[25,388.91]	[0]	[0]	[0]	[1,000,000]
41	[28,021.03]	[0]	[0]	[0]	[1,000,000]
42	[30,890.98]	[0]	[0]	[0]	[1,000,000]
43	[34,222.98]	[0]	[0]	[0]	[1,000,000]
44	[38,115.02]	[0]	[0]	[0]	[1,000,000]
45	[42,609.00]	[0]	[0]	[0]	[1,000,000]
46	[47,508.99]	[0]	[0]	[0]	[1,000,000]
47	[53,088.06]	[0]	[0]	[0]	[1,000,000]
48	[58,897.92]	[0]	[0]	[0]	[1,000,000]
49	[65,163.01]	[0]	[0]	[0]	[1,000,000]
50	[72,099.99]	[0]	[0]	[0]	[1,000,000]
51	[79,848.98]	[0]	[0]	[0]	[1,000,000]
52	[88,437.98]	[0]	[0]	[0]	[1,000,000]
53	[97,818.01]	[0]	[0]	[0]	[1,000,000]
54	[107,870.00]	[0]	[0]	[0]	[1,000,000]
55	[118,474.96]	[0]	[0]	[0]	[1,000,000]
56	[129,542.03]	[0]	[0]	[0]	[1,000,000]
57	[139,951.00]	[0]	[0]	[0]	[1,000,000]
58	[150,801.07]	[0]	[0]	[0]	[1,000,000]
59	[162,245.94]	[0]	[0]	[0]	[1,000,000]
60	[174,334.97]	[0]	[0]	[0]	[1,000,000]
61	[187,032.92]	[0]	[0]	[0]	[1,000,000]
62	[198,652.96]	[0]	[0]	[0]	[1,000,000]
63	[211,042.99]	[0]	[0]	[0]	[1,000,000]
64	[224,265.98]	[0]	[0]	[0]	[1,000,000]
65	[238,377.99]	[0]	[0]	[0]	[1,000,000]

POLICY SCHEDULE (continued)**POLICY NUMBER: [SPECIMEN]****TABLE OF VALUES CONTINUED**

POLICY YEAR	PLANNED PREMIUM	POLICY VALUE	SURRENDER CHARGE	CASH VALUE	DEATH BENEFIT
66	[\$253,469.95]	[\$0]	[\$0]	[\$0]	[\$1,000,000]
67	[265,446.92]	[0]	[0]	[0]	[1,000,000]
68	[278,207.98]	[0]	[0]	[0]	[1,000,000]
69	[291,787.92]	[0]	[0]	[0]	[1,000,000]
70	[306,235.89]	[0]	[0]	[0]	[1,000,000]
71	[321,390.97]	[0]	[0]	[0]	[1,000,000]
72	[337,505.03]	[0]	[0]	[0]	[1,000,000]
73	[354,633.98]	[0]	[0]	[0]	[1,000,000]
74	[372,841.04]	[0]	[0]	[0]	[1,000,000]
75	[392,181.93]	[0]	[0]	[0]	[1,000,000]
76	[412,712.95]	[0]	[0]	[0]	[1,000,000]
77	[434,517.93]	[0]	[0]	[0]	[1,000,000]
78	[457,659.95]	[0]	[0]	[0]	[1,000,000]
79	[482,236.92]	[0]	[0]	[0]	[1,000,000]
80	[508,304.98]	[0]	[0]	[0]	[1,000,000]
81	[535,968.93]	[0]	[0]	[0]	[1,000,000]
82	[565,313.01]	[0]	[0]	[0]	[1,000,000]
83	[596,434.91]	[0]	[0]	[0]	[1,000,000]
84	[629,454.03]	[0]	[0]	[0]	[1,000,000]
85	[664,453.96]	[0]	[0]	[0]	[1,000,000]
86	[700,000.01]	[0]	[0]	[0]	[1,000,000]

POLICY SCHEDULE (continued)

POLICY NUMBER: [SPECIMEN]

SURRENDER CHARGE

# OF COMPLETE YEARS SINCE THE POLICY EFFECTIVE DATE	SURRENDER CHARGE	# OF COMPLETE YEARS SINCE THE POLICY EFFECTIVE DATE	SURRENDER CHARGE
0	[\$26,230]	10	[\$20,630]
1	[25,890]	11	[18,340]
2	[25,550]	12	[16,050]
3	[25,190]	13	[13,750]
4	[24,830]	14	[11,460]
5	[24,460]	15	[9,170]
6	[24,090]	16	[6,880]
7	[23,710]	17	[4,580]
8	[23,320]	18	[2,290]
9	[22,920]	19+	[0]

THIS TABLE SHOWS THE MAXIMUM SURRENDER CHARGES THAT APPLY TO THE INITIAL FACE AMOUNT DURING EACH OF THE FIRST 19 POLICY YEARS

POLICY LOANS

LOAN INTEREST RATES: THE ANNUAL EFFECTIVE LOAN INTEREST RATES APPLICABLE ON THE POLICY EFFECTIVE DATE ARE:

	POLICY YEARS 1-10	POLICY YEARS 11+
STANDARD LOAN	5.00%	5.00%

POLICY DEBT LIMIT: [95]% OF CASH VALUE

POLICY SCHEDULE (continued)

POLICY NUMBER: [SPECIMEN]

CORRIDOR PERCENTAGE

THE CORRIDOR AMOUNT IS A PERCENTAGE OF THE POLICY VALUE AND IT IS APPLIED AS PRESCRIBED IN SECTION 7702 OF THE CODE. THE PERCENTAGE VARIES ACCORDING TO THE INSURED'S ATTAINED AGE AS SHOWN IN THE TABLE BELOW:

Age at Death	Corridor Percentage	Age at Death	Corridor Percentage	Age at Death	Corridor Percentage	Age at Death	Corridor Percentage
35	[392.419]%	51	[185.380]%	67	[77.989]%	84	[25.436]%
36	[375.468]%	52	[176.188]%	68	[73.565]%	85	[23.683]%
37	[359.118]%	53	[167.376]%	69	[69.318]%	86	[22.049]%
38	[343.322]%	54	[158.924]%	70	[65.228]%	87	[20.532]%
39	[328.129]%	55	[150.850]%	71	[61.308]%	88	[19.129]%
40	[313.472]%	56	[143.156]%	72	[57.557]%	89	[17.828]%
41	[299.355]%	57	[135.814]%	73	[54.010]%	90	[16.618]%
42	[285.778]%	58	[128.800]%	74	[50.647]%	91	[15.480]%
43	[272.733]%	59	[122.053]%	75	[47.446]%	92	[14.367]%
44	[260.211]%	60	[115.575]%	76	[44.398]%	93	[13.252]%
45	[248.209]%	61	[109.370]%	77	[41.493]%	94	[12.107]%
46	[236.710]%	62	[103.452]%	78	[38.736]%	95	[10.888]%
47	[225.677]%	63	[97.829]%	79	[36.138]%	96	[9.534]%
48	[215.085]%	64	[92.496]%	80	[33.704]%	97	[7.931]%
49	[204.833]%	65	[87.427]%	81	[31.422]%	98	[5.947]%
50	[194.927]%	66	[82.600]%	82	[29.298]%	99	[3.394]%
				83	[27.306]%	100+	[0.000]%

POLICY SCHEDULE (continued)**POLICY NUMBER:** SPECIMEN**LAPSE PROTECTION****LAPSE PROTECTION INTEREST RATES**

LAPSE PROTECTION SUB-ACCOUNTS 1 (LPS1), 2 (LPS2) AND 3 (LPS3)

Policy Year	LPS1 RATE	LPS2 RATE	LPS3 RATE
1-86	[2.50]%	[2.50]%	[2.50]%
87+	[0.00]%	[0.00]%	[0.00]%

LAPSE PROTECTION PREMIUM EXPENSE CHARGE
(PERCENTAGE OF PREMIUM)

LAPSE PROTECTION PREMIUM EXPENSE CHARGES VARY BY THE PREMIUM PAYMENT MODE CHOSEN. ANY CHANGE IN THE PREMIUM PAYMENT MODE WILL RESULT IN A CHANGE TO THE LAPSE PROTECTION PREMIUM EXPENSE CHARGE AND THE AMOUNT OF PREMIUM REQUIRED TO MAINTAIN THE LAPSE PROTECTION. THE MORE FREQUENT THE PAYMENT MODE, THE HIGHER THE REQUIRED PREMIUM WILL BE.

LAPSE PROTECTION PREMIUM THRESHOLD VALUE: \$[0.00]**LAPSE PROTECTION PREMIUM EXPENSE CHARGE FOR ANNUAL PAYMENT MODE**

POLICY YEAR	TABLE 1 RATE	TABLE 2 RATE
1-86	[8.82]%	[8.82]%
87+	[0.00]%	[0.00]%

LAPSE PROTECTION PREMIUM EXPENSE CHARGE FOR SEMI-ANNUAL PAYMENT MODE

POLICY YEAR	TABLE 1 RATE	TABLE 2 RATE
1-86	[11.78]%	[11.78]%
87+	[0.00]%	[0.00]%

LAPSE PROTECTION PREMIUM EXPENSE CHARGE FOR QUARTERLY PAYMENT MODE

POLICY YEAR	TABLE 1 RATE	TABLE 2 RATE
1-86	[13.18]%	[13.18]%
87+	[0.00]%	[0.00]%

LAPSE PROTECTION PREMIUM EXPENSE CHARGE FOR MONTHLY PAYMENT MODE

POLICY YEAR	TABLE 1 RATE	TABLE 2 RATE
1-86	[12.17]%	[12.17]%
87+	[0.00]%	[0.00]%

POLICY SCHEDULE (continued)**POLICY NUMBER: SPECIMEN****LAPSE PROTECTION****LAPSE PROTECTION ADMINISTRATIVE CHARGE**
(CHARGE PER MONTH)

POLICY YEAR	TABLE A CHARGE	TABLE B CHARGE
1-86	\$[5.50]	\$[5.50]
87+	[0.00]	[0.00]

LAPSE PROTECTION MONTHLY EXPENSE CHARGE
(RATE PER \$1,000 OF INITIAL FACE AMOUNT)

POLICY YEAR	TABLE A RATE	TABLE B RATE	POLICY YEAR	TABLE A RATE	TABLE B RATE	POLICY YEAR	TABLE A RATE	TABLE B RATE
1	[0.052023]	[0.109]	30	[0.734153]	[0.998136]	59	[12.45256]	[19.96272]
2	[0.052023]	[0.115646]	31	[0.815923]	[1.106114]	60	[13.38162]	[21.65876]
3	[0.052023]	[0.120963]	32	[0.898769]	[1.215848]	61	[14.35748]	[23.45576]
4	[0.052023]	[0.128939]	33	[0.982691]	[1.326459]	62	[15.2505]	[24.91302]
5	[0.052023]	[0.136915]	34	[1.073069]	[1.446727]	63	[16.20269]	[26.46685]
6	[0.052023]	[0.14622]	35	[1.166674]	[1.570506]	64	[17.2189]	[28.12514]
7	[0.052023]	[0.166093]	36	[1.280184]	[1.720621]	65	[18.30343]	[29.89492]
8	[0.052023]	[0.174642]	37	[1.407143]	[1.888294]	66	[19.46327]	[31.78761]
9	[0.052023]	[0.183609]	38	[1.573911]	[2.108639]	67	[20.38372]	[33.28964]
10	[0.052023]	[0.195392]	39	[1.749824]	[2.341274]	68	[21.36443]	[34.88999]
11	[0.052023]	[0.208429]	40	[1.934883]	[2.586199]	69	[22.40807]	[36.59306]
12	[0.052023]	[0.218491]	41	[2.137156]	[2.853949]	70	[23.51842]	[38.40498]
13	[0.052023]	[0.228519]	42	[2.35772]	[3.180516]	71	[24.68311]	[40.30556]
14	[0.052023]	[0.231036]	43	[2.61379]	[3.563266]	72	[25.9215]	[42.32641]
15	[0.052023]	[0.237056]	44	[2.912896]	[4.011857]	73	[27.23789]	[44.47456]
16	[0.052023]	[0.245155]	45	[3.258267]	[4.532433]	74	[28.63713]	[46.75789]
17	[0.052023]	[0.255977]	46	[3.63484]	[5.109192]	75	[30.12351]	[49.18344]
18	[0.052023]	[0.274355]	47	[4.063595]	[5.771105]	76	[31.70135]	[51.75823]
19	[0.052023]	[0.2936]	48	[4.510103]	[6.470766]	77	[33.3771]	[54.49279]
20	[0.052023]	[0.317705]	49	[4.991578]	[7.235389]	78	[35.1556]	[57.39502]
21	[0.279576]	[0.380117]	50	[5.524698]	[8.09131]	79	[37.04438]	[60.47721]
22	[0.314005]	[0.4284]	51	[6.120221]	[9.054331]	80	[39.04775]	[63.74639]
23	[0.351125]	[0.481072]	52	[6.780299]	[10.13411]	81	[41.17377]	[67.21573]
24	[0.382865]	[0.527599]	53	[7.501167]	[11.32538]	82	[43.42891]	[70.89575]
25	[0.419446]	[0.582905]	54	[8.27368]	[12.61935]	83	[45.82068]	[74.79875]
26	[0.463559]	[0.640844]	55	[9.088691]	[14.00287]	84	[48.35825]	[78.93966]
27	[0.517355]	[0.711951]	56	[9.939208]	[15.46804]	85	[51.04805]	[83.329]
28	[0.582986]	[0.79886]	57	[10.73916]	[16.87965]	86	[53.77982]	[83.33333]
29	[0.656687]	[0.896303]	58	[11.573]	[18.3729]	87+	[0.000000]	[0.000000]

POLICY SCHEDULE (continued)**POLICY NUMBER: SPECIMEN****LAPSE PROTECTION****LAPSE PROTECTION MONTHLY COST OF INSURANCE RATES TABLE A**
(PER \$1,000 OF LAPSE PROTECTION NET AMOUNT AT RISK)

AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE
35	[0.00205]	53	[0.00205]	71	[0.010825]	89	[0.010825]	107	[0.010825]
36	[0.00205]	54	[0.00205]	72	[0.010825]	90	[0.010825]	108	[0.010825]
37	[0.00205]	55	[0.010825]	73	[0.010825]	91	[0.010825]	109	[0.010825]
38	[0.00205]	56	[0.010825]	74	[0.010825]	92	[0.010825]	110	[0.010825]
39	[0.00205]	57	[0.010825]	75	[0.010825]	93	[0.010825]	111	[0.010825]
40	[0.00205]	58	[0.010825]	76	[0.010825]	94	[0.010825]	112	[0.010825]
41	[0.00205]	59	[0.010825]	77	[0.010825]	95	[0.010825]	113	[0.010825]
42	[0.00205]	60	[0.010825]	78	[0.010825]	96	[0.010825]	114	[0.010825]
43	[0.00205]	61	[0.010825]	79	[0.010825]	97	[0.010825]	115	[0.010825]
44	[0.00205]	62	[0.010825]	80	[0.010825]	98	[0.010825]	116	[0.010825]
45	[0.00205]	63	[0.010825]	81	[0.010825]	99	[0.010825]	117	[0.010825]
46	[0.00205]	64	[0.010825]	82	[0.010825]	100	[0.010825]	118	[0.010825]
47	[0.00205]	65	[0.010825]	83	[0.010825]	101	[0.010825]	119	[0.010825]
48	[0.00205]	66	[0.010825]	84	[0.010825]	102	[0.010825]	120	[0.010825]
49	[0.00205]	67	[0.010825]	85	[0.010825]	103	[0.010825]	121+	[0.000000]
50	[0.00205]	68	[0.010825]	86	[0.010825]	104	[0.010825]		
51	[0.00205]	69	[0.010825]	87	[0.010825]	105	[0.010825]		
52	[0.00205]	70	[0.010825]	88	[0.010825]	106	[0.010825]		

LAPSE PROTECTION MONTHLY COST OF INSURANCE RATES TABLE B
(PER \$1,000 OF LAPSE PROTECTION NET AMOUNT AT RISK)

AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE
35	[0.003417]	53	[0.009349]	71	[0.060124]	89	[0.445853]	107	[1.416074]
36	[0.003625]	54	[0.010117]	72	[0.06714]	90	[0.492504]	108	[1.488776]
37	[0.003792]	55	[0.012104]	73	[0.074547]	91	[0.53745]	109	[1.566006]
38	[0.004042]	56	[0.013641]	74	[0.082346]	92	[0.584995]	110	[1.647988]
39	[0.004292]	57	[0.015318]	75	[0.090871]	93	[0.635615]	111	[1.735057]
40	[0.004584]	58	[0.016799]	76	[0.101269]	94	[0.689617]	112	[1.827464]
41	[0.005207]	59	[0.01856]	77	[0.113456]	95	[0.746834]	113	[1.925601]
42	[0.005475]	60	[0.020405]	78	[0.127739]	96	[0.793233]	114	[2.029692]
43	[0.005756]	61	[0.022669]	79	[0.144314]	97	[0.842707]	115	[2.140156]
44	[0.006125]	62	[0.025436]	80	[0.162678]	98	[0.895507]	116	[2.257328]
45	[0.006534]	63	[0.028539]	81	[0.183753]	99	[0.951857]	117	[2.3816]
46	[0.006867]	64	[0.031781]	82	[0.20603]	100	[1.01212]	118	[2.513447]
47	[0.007201]	65	[0.035219]	83	[0.230376]	101	[1.059945]	119	[2.653204]
48	[0.007299]	66	[0.038713]	84	[0.257629]	102	[1.1109]	120	[2.795141]
49	[0.007509]	67	[0.042235]	85	[0.288292]	103	[1.165126]	121+	[0.000000]
50	[0.007786]	68	[0.046064]	86	[0.322672]	104	[1.222818]		
51	[0.008151]	69	[0.050005]	87	[0.360602]	105	[1.283333]		
52	[0.008736]	70	[0.054785]	88	[0.401802]	106	[1.347677]		

SERFF Tracking Number:	PRTA-126948561	State:	Arkansas
Filing Company:	West Coast Life Insurance Company	State Tracking Number:	47599
Company Tracking Number:	BETHWST1-11		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	WC-U17S 1-11		
Project Name/Number:	WC-U17S 1-11/WC-U17S 1-11		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Currently, application for coverage will be made with application forms: GW-7508(7/05)AR (approved 08/10/2005; SERFF Tracking SERT-6EXN6J143; State: 30231) WCL-100 (9/08) (approved 11/24/2008; SERFF Tracking PRTA-125795980, State: 40902)		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: WC-U17S 1-11 and WC-UE34ST 1-11 SOV AR.pdf		

Statement of Variability
Policy Schedule – Form WC-U17S 1-11
Supplemental Schedule Pages for Lapse Protection – Form WC-UE34ST 1-11

General Variables

1. Items that vary by applicant and typically completed in "John Doe" fashion.
2. Specimen data provided are for male, age 35 Preferred with a \$1,000,000 face amount. Data and table entries that are dependent upon gender, age, rate class, premium pattern, interest rates, etc., are determinable and will populate the appropriate data fields at policy issue.
3. Policy Schedule page numbering may vary due to the length of table entries, etc.
4. Policy Schedule variables represent anticipated current values and/or maximum values with respect to charges, fees and interest rates assessed against the policy and minimum values with respect to interest rates credited to the policy.
5. Supplemental Schedule page numbering and page breaks may vary due to the length of table entries. Due to format variations in data used to generate table entries, contiguous policy years with the same entry may be displayed either as separate table entries or as a single banded table entry (e.g. ten entries, one for each of policy years 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10, vs. one entry for policy years "1-10").
6. No variables will change with respect to in-force policies without notification, appropriate regulatory approvals, and (where required) consent of the contract holder, owner or participant.

Specific Variables

POLICY SCHEDULE (WC-U17S 1-11)

Items that vary by applicant, or "John Doe" information

Policy Number, Insured, Age, Gender, Initial Face Amount, Initial Premium, Owner, Policy Effective Date, Monthly Anniversary Date

Rate Class

Possible classes include Select Preferred, Preferred, Non-Tobacco, and Tobacco

Minimum Face Amount

Can range from \$50,000 to \$250,000

Minimum Modal Premium

Can range from \$100 to \$200.

Monthly Expense Charge

Based on Age, Gender and Rate Class; the amount of years can vary from 1 to 121

Maximum Monthly Cost of Insurance Rates.

Based on Age, Gender and Rate Class

Table of Values

Shows projections of policy value and cash value and will vary based on multiple guaranteed factors of policy.

Surrender Charge

Surrender charges will be based on age, gender and rate class.

Policy Debt Limit

Not less than 50% nor more than 100% of cash value

Corridor Percentage Table

A percentage of the policy value on the date of the insured's death. The percentage is the minimum required by the cash value accumulation test of Internal Revenue Code Section 7702 to maintain the contract as a life insurance policy. Based on Age, Gender and Rate Class.

SUPPLEMENTAL SCHEDULE PAGES FOR LAPSE PROTECTION (WC-UE34ST 1-11)**Table of Lapse Protection Interest Rates for Lapse Protection Sub-Accounts 1, 2 and 3**

The table shows Lapse Protection Interest Rates for the three Lapse Protection Sub-Accounts. The rates may vary by the policy face amount, the initial planned premium pattern, the policy duration, and the insured's issue age, gender, and rate class.

Lapse Protection Premium Threshold Value

The Lapse Protection Premium Threshold Value is the accumulated premium amount paid that determines whether the expense charge is selected from Table 1 or Table 2. It may vary by the policy face amount, the initial planned premium pattern, the policy duration, and insured's issue age, gender, and rate class.

Table of Lapse Protection Premium Expense Charges – For Annual, Semi-Annual, Quarterly and Monthly Payment Modes

The Table 1 Rate and Table 2 Rate show the Lapse Protection Premium Expense Charge rates as a percentage of the premium payment. The rates may vary based on the payment mode, the policy face amount, the initial planned premium pattern, the policy duration, and the insured's issue age, gender, and rate class.

Table of Lapse Protection Administrative Charges

The Table A Charge and Table B Charge show the monthly Lapse Protection Administrative Charges. The charges may vary based on the policy face amount, the initial planned premium pattern, the policy duration, and the insured's issue age, gender, and rate class.

Table of Lapse Protection Monthly Expense Charges

The Table A Rate and Table B Rate show the Lapse Protection Monthly Expense Charge rates per \$1000 of initial face amount. The rates may vary based on the policy face amount, the initial planned premium pattern, the policy duration, and the insured's issue age, gender, and rate class.

Lapse Protection Monthly Cost of Insurance Table A

This table shows the Lapse Protection Monthly Cost of Insurance Rates for Table A. The rates may vary by the policy face amount, the initial planned premium pattern, the policy duration, and the insured's issue age, gender, and rate class.

Lapse Protection Monthly Cost of Insurance Table B

This table shows the Lapse Protection Monthly Cost of Insurance Rates for Table B. The rates may vary by the policy face amount, the initial planned premium pattern, the policy duration, and the insured's issue age, gender, and rate class.

CERTIFICATION

I certify that the information contained in this Statement of Variability is true and correct to the best of my knowledge and belief, and that I am duly authorized by the company to make this certification.

Signed for the Company by:

A handwritten signature in black ink that reads "Keith Kirkley". The signature is written in a cursive, flowing style with a horizontal line extending from the end of the name.

Keith Kirkley, J.D. MBA
Assistant Vice President
West Coast Life Insurance Company

December 16, 2010